

UNEMPLOYMENT INSURANCE

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. TAKANO) for 5 minutes.

Mr. TAKANO. Mr. Speaker, I rise today to show my support for the re-statement of emergency unemployment insurance for thousands of residents in the Inland Empire and millions of other Americans across the Nation. These Americans rely on these benefits so they can put food on their table, so they can pay for heat, and so they can continue their search for work.

Now, my friends on the other side of the aisle will have you believe that these millions of Americans are just too lazy to find work and that they are only interested in handouts. My Republican colleagues believe in making the long-term unemployed more desperate and that this desperation will be the necessary motivation for them to find work. Well, when has an unpaid gas bill ever created a job? When has forcing someone to go to sleep hungry ever created a job?

Let me remind my colleagues that the Great Recession was the worst economic downturn since the Great Depression and that there are still three people competing for every job opening. While our recovery is gaining momentum, it has been the wealthiest that have benefited the most, leaving far too many Americans behind.

Let's extend these emergency benefits for the long-term unemployed. Let's create jobs, not desperation.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 22 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Eternal God, we give You thanks for giving us another day.

On this day we ask Your blessing on the men and women, citizens all, whose votes have populated this people's House. Each Member of this House has been given the sacred duty of representing them.

We ask Your blessing as well on the Members of this House, whose responsibility lies also beyond the local interests of constituents while honoring them. Give each Member the wisdom to represent both local and national inter-

ests, a responsibility calling for the wisdom of Solomon. Grant them, if You will, a double portion of such wisdom.

Bless us this day and every day, and may all that is done within the people's House this day be for Your greater honor and glory.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. HOLDING. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker announced that the ayes appeared to have it.

Mr. HOLDING. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Massachusetts (Mr. KENNEDY) come forward and lead the House in the Pledge of Allegiance.

Mr. KENNEDY led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

ANNOUNCEMENT BY THE SPEAKER

The SPEAKER. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

NEW YORK SSDI FRAUD

(Mr. SAM JOHNSON of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SAM JOHNSON of Texas. Mr. Speaker, this past summer, we learned of the largest disability fraud in the history of Social Security taking place in Puerto Rico.

Now, less than 6 months later, we hear of an even more shocking scandal in New York, where 106 people have been arrested, including former policemen, FBI employees, and firemen. Worse, about half of the defendants falsely claimed that their "disability" was caused as a result of the 9/11 terrorist attacks, even though many had never even worked at Ground Zero.

These individuals are stealing from a program that serves those who can no longer work due to a disability. This is unacceptable.

The American people are outraged and fast losing confidence in Social Security, and rightfully so.

That is why this Thursday I will be holding a hearing to ensure Social Security makes fighting fraud and protecting hardworking taxpayer dollars its number one priority. The time for excuses is over.

EMERGENCY UNEMPLOYMENT COMPENSATION EXTENSION ACT

(Ms. KELLY of Illinois asked and was given permission to address the House for 1 minute.)

Ms. KELLY of Illinois. Mr. Speaker, as we begin today's activities, 1.3 million individuals face a harsher reality because Congress failed to extend unemployment insurance benefits. That includes 2 million children and 20,000 veterans who face a more uncertain future because Congress failed to do the right thing.

The moms who attended my Chicagoland job fair don't want an unemployment check more than a job. They do want a Congress that recognizes that any one of us could use a little help when an economic crisis hits and leaves us vulnerable.

The families I represent aren't looking for handouts. They are my friends and neighbors and paid into the unemployment insurance system with the promise that, if times got tough, they would still be able to provide for their families using the benefits they paid for as a bridge over troubled waters.

I am a cosponsor of H.R. 3824, the Emergency Unemployment Compensation Extension Act, because I stand by my friends in tough times. I urge my colleagues in the House and Senate to do the same by passing a bipartisan unemployment insurance extension now.

MODERNIZING BANK TRANSFERS

(Mr. PITTENGER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTENGER. Mr. Speaker, I rise today to question why banks and their customers are still burdened by rules designed in an era that, when most bank transactions ended, a free lollipop was given to the customer.

Regulation D, which was implemented in the 1980s, restricts customers to just six transfers between their accounts for 1 month. These rules made a lot of sense in an era when most bank transactions were done manually; but today, through modern technology, this is truly obsolete.

Mr. Speaker, I therefore ask support for H.R. 3240, the Regulation D Study Act. This bill will direct the GAO, the Government Accountability Office, to study Regulation D and recommend appropriate changes to modernize the regulation. H.R. 3240 has strong bipartisan support. I am grateful for Congresswoman MALONEY's being the lead Democrat sponsor for the bill.